

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

DENNIS DALE CAMPBELL  
JESSICA RAE CAMPBELL  
Debtor(s)

Case No. 19-12122-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/02/2019.
- 2) The plan was confirmed on 01/16/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/08/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,590.12.
- 10) Amount of unsecured claims discharged without full payment: \$73,970.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$81,002.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$81,002.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,140.25
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,117.95
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,258.20**

Attorney fees paid and disclosed by debtor: \$2,010.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABRAHAM ATIYEH	Secured	8,771.25	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	34,851.00	35,001.06	NA	0.00	0.00
BANK OF AMERICA	Unsecured	12,471.00	12,219.17	12,219.17	221.00	0.00
CAPITAL ALLIANCE PARTNERS LC	Secured	11,792.59	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	581.00	593.26	593.26	10.73	0.00
CAPITAL ONE NA	Unsecured	2,008.00	2,008.63	2,008.63	36.33	0.00
CHASE BANK USA NA	Unsecured	1,365.00	1,365.52	1,365.52	24.70	0.00
COMMUNITY BANK NA	Unsecured	12,802.00	15,748.44	15,748.44	284.84	0.00
CONNEXUS CREDIT UNION	Unsecured	3,577.00	NA	NA	0.00	0.00
ESSA BANK & TRUST	Secured	15,589.00	14,646.37	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	298,234.28	248,238.38	50,563.09	50,563.09	0.00
HUGHES CREDIT DEPARTMENT	Unsecured	761.92	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	756.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	977.00	977.41	977.41	17.68	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	832.00	832.00	832.00	15.05	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	835.00	835.96	835.96	15.12	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	536.00	536.20	536.20	9.70	0.00
KCC SERVICES LLC	Unsecured	228.05	NA	NA	0.00	0.00
MARINER FINANCE, LLC	Unsecured	NA	5,529.47	5,529.47	100.01	0.00
MARK 1 RESTORATION SERVICES, IN	Secured	20,000.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,434.00	1,434.16	1,434.16	25.94	0.00
MICHAEL TWIFORD	Secured	4,503.40	NA	NA	0.00	0.00
MIDLAND FUNDING	Secured	1,056.89	NA	NA	0.00	0.00
OFFICE OF UC BENEFITS POLICY-UC	Secured	13,321.74	16,331.31	16,331.31	16,331.31	0.00
ONE MAIN FINANCIAL GROUP LLC	Unsecured	5,174.00	5,174.35	5,174.35	93.59	0.00
ORION FIRST FINANCIAL	Unsecured	NA	13,966.70	13,966.70	252.61	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,301.00	1,301.12	1,301.12	23.53	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,096.00	1,095.89	1,095.89	19.82	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	771.00	771.05	771.05	13.95	0.00
QUANTUM3 GROUP LLC as agent for	Secured	NA	3,672.30	3,672.30	3,672.30	0.00
REGENCY CONS DISCOUNT CO	Secured	3,863.08	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
REGENCY CONS DISCOUNT CO	Unsecured	2,140.00	NA	NA	0.00	0.00
ST LUKES HOSPITAL	Unsecured	894.75	NA	NA	0.00	0.00
STATEWIDE TAX RECOVERY	Priority	36.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	691.20	691.20	691.20	12.50	0.00
TD BANK NA	Unsecured	603.65	NA	NA	0.00	0.00
VERIZON	Unsecured	116.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	989.90	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$50,563.09	\$50,563.09	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$20,003.61	\$20,003.61	\$0.00
<b>TOTAL SECURED:</b>	<b>\$70,566.70</b>	<b>\$70,566.70</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,080.53</b>	<b>\$1,177.10</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,258.20</u>
Disbursements to Creditors	<u>\$71,743.80</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$81,002.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/12/2024

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.